

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/20/09.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Cynthia Carolyn Saxton  
aka Cindy Carolyn Saxton  
2108 E. Tracy Lane  
Sioux Falls, SD 57103

**Case Number:**  
09-40567

**Social Security/Taxpayer ID Numbers:**  
xxx-xx-0895

**Attorney for Debtor(s):**

Thomas A. Blake  
#202, 505 W 9th St  
Sioux Falls, SD 57104  
Telephone number: (605) 336-1216

**Bankruptcy Trustee:**

Lee Ann Pierce  
Trustee  
PO Box 524  
Brookings, SD 57006  
Telephone number: 605-692-9415

**Meeting of Creditors:**

Date: August 21, 2009

Time: 01:00 PM

Location: Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:  
10/20/09**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
400 S. Phillips Ave., Room 104  
Sioux Falls, SD 57104-6851  
Telephone number: 605-357-2400  
[www.sdb.uscourts.gov](http://www.sdb.uscourts.gov)

**For the Court:**  
Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 7/21/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

-- Refer to Other Side for Important Deadlines and Notices --

# CERTIFICATE OF NOTICE

District/off: 0869-4  
Case: 09-40567

User: ckram  
Form ID: b9a

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Jul 21, 2009

The following entities were noticed by first class mail on Jul 23, 2009.

db +Cynthia Carolyn Saxton, 2108 E. Tracy Lane, Sioux Falls, SD 57103-0765  
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638  
 aty +Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667  
 tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 944163 Accounts Receivable Management, Inc., PO Box 129, Thorofare, NJ 08086-0129  
 944165 Best Buy Corp., PO Box 9312, Minneapolis, MN 55440-9312  
 944168 CCB Credit Services, Inc., 5300 S. 6th St., Springfield, IL 62703-5184  
 944169 CCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272  
 944166 +Capital Management Services, LP, 726 Exchange St., Suite 700, Buffalo, NY 14210-1464  
 944170 Chase, Attn: Bankruptcy Dept., PO Box 10018, Kennesaw, GA 30156  
 944172 +Collectcorp, 455 N. 3rd St., Suite 260, Phoenix, AZ 85004-0630  
 944175 +Equifax, Attn: Dispute Dept., PO Box 740256, Atlanta, GA 30374-0256  
 944176 +Experian, Attn: Dispute Dept., PO Box 2002, Allen, TX 75013-2002  
 944180 +Firstsource Advantage, LLC, 205 Bryant Woods S., Amherst, NY 14228-3609  
 944181 Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628  
 944182 Home Depot Credit Services, PO Box 6029, The Lakes, NV 88901-6029  
 944183 +Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000  
 944189 Juniper Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 944191 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 944190 National Action Financial Service, Inc., PO Box 9027, Williamsville, NY 14231-9027  
 944193 +Rausch, Sturm, Isreal & Hornik, Attorneys At Law, 300 N. Dakota Ave., Suite 511, Sioux Falls, SD 57104-6033  
 944194 +Service First FCU, 3901 E. 10th St., Sioux Falls, SD 57103-2197  
 944195 Shell Card Center, PO Box 183018, Columbus, OH 43218-3018  
 944196 Shell Card Center, PO Box 689151, Des Moines, IA 50368-9151  
 944197 +Shell/Citibank SD, PO Box 6500, Sioux Falls, SD 57117-6500  
 944199 +Trans Union Corp., Attn: Dispute Dept., PO Box 1000, Chester, PA 19022-2001  
 944201 Wells Fargo Financial, PO Box 5943, Sioux Falls, SD 57117-5943  
 944200 Wells Fargo Financial, PO Box 98791, Las Vegas, NV 89193-8791

The following entities were noticed by electronic transmission on Jul 21, 2009.

944164 EDI: BANKAMER.COM Jul 21 2009 18:33:00 Bank Of America, PO Box 15026, Wilmington, DE 19850-5026  
 944167 EDI: CAPITALONE.COM Jul 21 2009 18:33:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 944171 +EDI: CHASE.COM Jul 21 2009 18:33:00 Chase, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298  
 944174 EDI: DISCOVER.COM Jul 21 2009 18:33:00 Discover, PO Box 30395, Salt Lake City, UT 84130-0395  
 944179 +EDI: AMINFOFP.COM Jul 21 2009 18:33:00 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
 944177 EDI: AMINFOFP.COM Jul 21 2009 18:33:00 First Premier Bank, PO Box 1348, Sioux Falls, SD 57101-1348  
 944178 EDI: AMINFOFP.COM Jul 21 2009 18:33:00 First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519  
 944184 EDI: HFC.COM Jul 21 2009 18:33:00 HSBC, PO Box 5241, Carol Stream, IL 60197-5241  
 944187 EDI: HFC.COM Jul 21 2009 18:33:00 HSBC Card Services, PO Box 80084, Salinas, CA 93912-0084  
 944186 EDI: HFC.COM Jul 21 2009 18:33:00 HSBC Card Services, Cardmember Service Center, PO Box 5250, Carol Stream, IL 60197-5250  
 944185 +EDI: HFC.COM Jul 21 2009 18:33:00 HSBC Card Services, Cardmember Service Center, PO Box 5251, Carol Stream, IL 60197-5251  
 944188 EDI: HFC.COM Jul 21 2009 18:33:00 HSBC Card Services, PO Box 5241, Carol Stream, IL 60197-5241  
 944173 EDI: IRS.COM Jul 21 2009 18:33:00 Department Of The Treasury, Internal Revenue Service, PO Box 24017, Fresno, CA 93779-4017  
 944192 +EDI: HFC.COM Jul 21 2009 18:33:00 Orchard Bank, PO Box 5222, Carol Stream, IL 60197-5222  
 944198 EDI: WTRRRNBANK.COM Jul 21 2009 18:33:00 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317  
 944201 EDI: WFFC.COM Jul 21 2009 18:33:00 Wells Fargo Financial, PO Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr IRS

TOTALS: 1, \* 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0869-4  
Case: 09-40567

User: ckram  
Form ID: b9a

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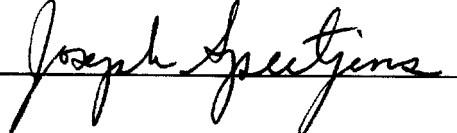
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.